ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE

Department of Marketing Management

THE EFFECT OF CUSTOMER COMPLAINT HANDLING PRACTICES ON CUSTOMER SATISFACTION: A CASE STUDY ON COMMERCIAL BANK OF ETHIOPIA IN ADDIS ABABA AREA ZONE

By: SARON KEFALE

Adviser: Dr. Getie Andualem

Thesis Submitted to the School of Graduate Studies of Addis Ababa University School of Commerce in Partial Fulfillment of the Requirement for the Award of Master of Arts Degree in Marketing Management

June, 2020

Addis Ababa, Ethiopia

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APPROVED BY BOARD OF EXAMINERS

Advisor	signature
Internal Examiner	signature
Yohannes W. (PHD) External Examiner	signature

Statement of Certification

This is to certify that Saron Kefale has carried out her thesis on the topic entitled: **The Effects of Customer Complaint Handling Practices on Customer Satisfaction: A Case Study on Commercial Bank of Ethiopia in Addis Ababa Area zone.** This work is original in nature and suitable for the award of Master of Arts (MA) in Marketing Management.

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Dr. Getie Andualem

Advisor

DECLARATION

I, Saron Kefale hereby declare that this research paper entitled **"The effects of customer complaint handling practice on customer satisfaction: case study on commercial bank of Ethiopia in Addis Ababa Area Zone"** is my original work and has not been used by others for any other requirements in any other University.

NAME	SIGNATURE

ABSTRACT

The main purpose of the study was to assess the effects of customer complaint handling practice of firms on customer satisfaction by taking the case of commercial bank of Ethiopia. Samples from three branches of CBE around 22 Mazoria area were taken. From the 400 questionnaires that were distributed only 270 were returned and 259 filled out questionnaires were found valid for analysis. The data was analyzed by using SPSS 20 Version. The questions on the questionnaires were organized in a way they can answer the specific research questions of the researcher. The research measured the effects of five independent variables. These are easy complaint handling tool, accessible complaint handling tool, responsiveness, ability to give solution and follow up. A test of correlation that was conducted showed that there was a relationship between the independent variables and customer satisfaction. For the purpose of analyzing the cause and effect relationship between study variables, a multiple regression analysis was conducted which resulted in failure to reject three of the null hypotheses that were formulated. The finding of the study showed that responsiveness and follow up have a positive and significant effect on customer satisfaction (dependent variable). Commercial Bank of Ethiopia is recommended to focus and improve the responsiveness and follow up trends so as to generate higher level of customer satisfaction.

KEY WORDS: Customer complaint handling practices, Customer Satisfaction, Easy complaint collection tool, Accessible complaint collection tool, Responsiveness, Ability to give solution, Follow-up

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Saron Kefale

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List of Acronyms

CBE - Commercial bank of Ethiopia

ATM - Automated Tailor Machine

ACSI – American customer satisfaction index

ECSI – European Customer Satisfaction Index

SPSS – Statistical Packages for Social Science

ANOVA – Analysis of Variance

VIF- Variance Inflation Factor

WOM- word of mouth

CHAPTER ONE

1. Introduction

This chapter includes a brief explanation on the background of the study, background of the industry and statement of the problem to which the study is based up on.

1.1. Background of the study

The study to be undertaken focuses on the effect of customer complaint handling practices on customer satisfaction. “Customer satisfaction is the consumer’s fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption related fulfillments”. (Oliver,1997).

As customer satisfaction is a highly important aspect to be considered for the survival of a business, we must focus and research on elements that affect it. On this study customer complaint handling practice and its impact are discussed.

There are many studies that were carried out by Ethiopian researchers about customer satisfaction. The variables that are discussed in this study try to show the effects of the type of customer complaint handling carried out by a company. Other researches discuss the variables that led to the type of customer complaint handling process. This study is highly focused on the variables that affect this process which will in turn affect the level of satisfaction customer’ the experience. So many books have been written to show the importance of a good customer complaint process.

Most of the researches done regarding customer complaint handling focused on the banking industry. Other industries can also benefit highly from such type of researches but the large number of customers indicates the possibility of a high amount of demand from customers to make complaints making the banking industry ideal to conduct the study on complaint handling process. Even though the researches made on the banking industry brings out many insights and solution, a study on other industries will contribute a lot to the challenges companies go through to make their complaint handling as perfect as possible.

Offerings of a firm which customers find to be important are usually the reasons for complaints that are raised by customers and are more likely to generate complaints when there is an unsatisfactory experience with the firm. (Mulugeta, 2017). Since customers find monetary transaction to be important a service failure that they encounter will be more likely to generate the need to make a complaint.

One of Ethiopia's pioneering and popular bank, commercial bank of Ethiopia is selected for the purpose of the study.

Customers may not always follow a standard procedure to express their complaints depending on the length of their stay or the expected processes to go through in that company. Customers will not be giving their opinions about the type of service they get unless they are encouraged to do. Companies have somehow left the responsibility of encouraging customers to make a proper customer complaint to employees.

The main focus of this study is what encourages customers to give feedback, make a complaint in an easy and reliable way and how this impacts their satisfaction.

In Ethiopia where companies usually don't encourage or create a comfortable situation for expression of dissatisfaction, this research is carried out to show the effects of customer complaint handling on the satisfaction of customers.

1.2. Background of the industry

The first bank in Ethiopia was founded in 1905 by the name Bank of Abyssinia. Bank of Abyssinia is still operating successfully and since then many competitors joined the market. One of the strongest competitors in the industry is commercial bank of Ethiopia. In 1942 Commercial Bank of Ethiopia was established. It is the first bank to introduce modern banking in Ethiopia. It has more than 1456 branches stretched across the country. The leading African bank with assets of 711.96 billion Birr as on June 30, 2019. CBE is the first bank in Ethiopia to introduce ATM service for local users. It is also a Pioneer to introduce Western Union Money Transfer Services in Ethiopia early 1990s and currently working with other 20 money transfer agents like Money Gram, Atlantic International (Bole), Xpress Money. CBE has opened four branches in South Sudan and has been in the business since June 2009. The bank has reliable and long-standing relationships with many internationally acclaimed banks throughout the world. CBE's vision is to become a world-class commercial bank by the year 2025.

The mission of the bank is realizing stakeholder's values through enhanced financial intermediation by deploying the best professionals and technology. Currently CBE has more than 22 million account holders and the number of Mobile and Internet Banking users also reached more than 2.5 million as of June 30th, 2019. Its Active ATM card holders reached more than 8 million. With such large number of customers, service failure is expected to happen. CBE website, (2020)

1.3. Statement of the problem

Banks with many customers face a big challenge in satisfying the needs of customers. Few years back customers did not have the awareness of what customer service is, how customers should be treated and the power they have. Those banks which were few in number and with small number of customers didn't see the need to compete over their services. But with the growing level of educational facilities, industrial growth, increase in competition, exposure to foreign business interaction led to a high level of awakening to customers of Banks. Nowadays there are many banks in Ethiopia which are competing to stand out in the eyes of customers day to day. Regardless of their effort, they still face a big challenge in changing the complaints at hand in to a customer satisfaction tool.

Especially at times in which financial interaction increases like holidays, end of months, tax submission dates and some special occasions. Such type of busy hours is characterized by chaotic view, exhausted service giving employees, complaining customers and overly occupied waiting seats or spaces. During such type of hours, the verbal complaint of customers is highly ignored. Another important factor to look at is the importance of paying attention to details of small things (McGarvey, 1993). This will be difficult to do when employees face work overload. The way employees react to simple details forces customers to think that it is the way of the whole company and therefore will create a bad image and eventually lead to dissatisfaction.

In situations like the ones mentioned above, the customer will question the company's good intentions towards its customers. The strong effects of magnitude of service failure will make the service recovery efforts of the firm weaker (Chuang, Cheng, Chang & Yang,2012). There for firms need to take into account many aspects of service failure like the magnitude of the service failure and customer complaint behaviors, type of service and others but at the end customers will switch to a competitor as long as they are presented with a better choice and if this problem is not addressed properly.

Employees show different techniques like being grateful for the purchase in order to make sure that customers leave the company satisfied because it is unlikely for a company to survive without its customers as per Sanders (1995). One important thing they can do is to handle the complaints that are raised and making sure they are addressed well to the satisfaction of customer.

Companies usually show reluctance by expecting customers to simply understand and ignore the service failures encountered at pick hours and days. But a repetition of that will force customers to hold unfavorable image towards the company. Most banks including CBE own a website that leaves space for customers to give their feedback. Additionally, CBE leaves a commenting book for customers who want to leave comments, suggestions or complaint. Therefore, it is up to the company to make the suggestion book noticeable and encourage customers to leave comments. If this responsibility is left to employees, it may not be done well for fear of encouraging customers to leave comments that focus on individual employees' performance which will in turn affect their evaluation from their bosses.

CBE's complaint handling process is evaluated based on five variables. These are easy complaint collection tools, accessible of complaint collection tools, responsiveness, ability to give solutions and to follow up.

Customer complaint should not be seen lightly as it gives an opportunity for companies to improve their service.

It is also a chance for the customer to express what was believed to have been done wrong and get an explanation, apology or compensation. When customers are encouraged to give feedback there is also a great likelihood that they will express what they liked most about the service that was delivered to them which allows the company to build its strong side.

Customers may not always know how to express their complaint in a way it will reach the right people and produce the type of feedback they want or improvement for the next time they want to get a service. It is easier for customers to express their anger or dissatisfaction to the front-end employee they get and expect their complaint to only be acknowledged due to a fear of not getting any additional feedback from the employee. Some may even feel that their complaint will not bring any change and that the company will not take it seriously because it has many other customers who interact with a higher financial level. Such ideas will create a gap on customers' view of complaint handling and what companies miss out by not handling complaints well which will lead to a poor customer satisfaction. Even if the frontline employees do not have the authority to make a service recovery at hand, they must speak up for their dissatisfied customers, (Timm, 2001). This can happen when the employees have the right level of empowerment. The empowerment that an employee must have can be generated through the good knowledge of the effective customer complaint handling process which is adopted by a company.

An observation of confined waiting space, large number of complaining customers, exhausted employees and a long waiting time inspired the need to make this study.

1.4. Research Questions

1.4.1. Main research question

- What is the effect of customer complaint handling practice on customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?

1.4.2. Sub research questions

- What is the impact of easy complaint collection tools on customer satisfaction of Commercial bank of Ethiopia Operating in Addis Ababa?
- What is the effect of accessible complaint collection tools on customer satisfaction of Commercial bank of Ethiopia Operation in Addis Ababa?
- What is the role of Responsiveness on customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?
- To what extent does the Ability to give solutions to complaints enhance customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?
- Does follow up of complaints improve customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?

1.5. Objectives of the study

1.5.1. General Objective of the study

The general objective of the study is to explore the benefit of a good customer complaint handling to enhance customers' satisfaction. It is difficult to provide a high level of customer satisfaction when customers don't communicate their views about the service they were provided. Although it is natural for companies to want to acknowledge an appreciation and a good word of mouth spreading about their service, the benefit of complaints that arise from customers is equally beneficial as long as it is properly handled.

1.5.2. Specific objectives of the study

- To examine the effect of Easy complaint collection tools on customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?
- To examine the effect of accessible complaint collection tools on customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?
- To assess the role of Responsiveness on customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?
- To examine whether the ability to give solutions to complaints enhance customer satisfaction or not in Commercial bank of Ethiopia Operating in Addis Ababa?
- To explore the impact of follow up of complaints on customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?

1.6. Significance of the study

This research will have significance to

- Managers

Manager of companies will be highly benefited from the findings of the study. Managers are usually the ones, who try to communicate with the customer, listen to detailed issues of the complaint and are responsible to give solutions right at the spot depending on the type of complaint that was raised. The findings of the study will help managers to evaluate their customer complaint handling process and make adjustments accordingly.

- ❖ Employees

Service giving employees who face the anger and frustration that comes from customers firsthand develop a type of a self-defense mechanism which may hurt the image of the company they work for. Companies must train their employees to welcome complaints, provide a solid form of complaint collection tools and use complaints as a means for improvement and not a mechanism to punish employees. Therefore, the study will allow employees to see that the complaint handling process is an issue that must be given a high priority and not a burden they should carry on their own.

- ❖ Readers

This study will give insights to readers who are interested to know more about customer complaint handling process from the perspective of the factors that affect it.

- ❖ Researchers

The study and the findings of it will provide future researchers to find a base for the research they want to conduct on issues related to customer complaint handling process and customer satisfaction.

1.7. Scope and limitation of the study

1.7.1. Geographical scope

CBE is a bank that is widely operating throughout the country. The bank has also started operating abroad in recent years. It would be ideal to collect data from every branch and as many customers as possible. But due to some limitations the scope of the study is going to be done on services of branches of the bank that are located in Addis Ababa city.

1.7.2. Conceptual Scope

This study is prepared by taking only five variables which will be used to show the type of customer complaint handling practice applied by a company. Even though there may be many other factors to be considered, five of these variables will help to answer the questions that are developed. Some of the factors that are not included in the study are variables related to customer's behavior and complaint making trends of customers and the complaint collection practices of competing firms.

1.7.3. Limitation of the study

The researcher has faced some limitation while conducting the study. One of the main limitations faced by the researcher is that it was conducted during the presence of a deadly pandemic virus named Covid 19, which is the result of a temporary lockdown in many countries. This viral infection has made people to be suspicious of everything that they touch. For this reason many customers of the bank were hesitant to fill out the questionnaires they were handed. Secondly, the unexpected occurrence of the virus has made it difficult for the researcher to access additional studies and books. Thirdly, there were limited customers using the bank service at the time of the distribution of the questionnaires. This has made the collection of the necessary data to take longer days.

1.8. Definition of Terms

1.8.1. Operational definition

Customer satisfaction is the result of a flawless service provision in a way that meets the expectation of customers. No matter how hard companies try, they can't always achieve that and service failure occurs. Once that happens, employees of the company must apply a good customer complaint procedure and provide a good service recovery. This includes the appropriate collection of the complaint customers' have and addressing the issues raised under it. A good customer complaint handling practice is measured by the easiness of the complaint collection tool, accessibility of the complaint collection tools, responsiveness, ability to find a solution and the follow up done by the company.

1.8.1.1. Customer Satisfaction

Customer satisfaction is a person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectations. Kotler (2000)

1.8.1.2. Customer Complaint

Customer complaint or consumer complaint is an expression of dissatisfaction on a consumer's behalf to a responsible party. Landon, (1980)

1.8.1.3. Easy complaint collection tools

Easy complaint collection tool is "any method of collecting customers' negative thoughts about the service failure they faced that can be used by customers without having the need to exert an extra mental or physical effort".

1.8.1.4. Accessible complaint collection tools

Accessible complaint collection tool refers to "the suitability of the complaint handling tools provided by a service provider".

1.8.1.5. Responsiveness

Customer responsiveness is accurately and insightfully giving customers what they need, want or don't yet know they want and doing so more quickly than anyone else. Meehan and Dawson (2002)

1.8.1.6. Ability to give solution

Ability to give solution refers to *"the capability of a firm to resolve the problems its customers are facing"*

1.8.1.7. Follow up

In this thesis the term *follow up on complaining customers* is used to refer to "the efforts done by a firm to constantly and repeatedly check to see if the problems in the complaints raised are being resolved in a way it clears up the negative feeling developed by the customers".

1.9. Organization of the study

The study is organized in to five chapters. The background of the study, problem statement, objective of the study, research questions, significance of the study and scope and limitation of the study are included in the introduction of the first chapter. The second chapter contains review of related literatures which consists theoretical background and important findings from different literatures. The third chapter contains methodologies applied in the study, evidence of reliability and validity. The ethical considerations taken are also mentioned in this chapter. In the fourth chapter the analysis carried out are discussed. On the last Chapter, the researcher's summary, conclusion and recommendation are specified.

CHAPTER TWO

2. Literature review

2.1. Introduction

In this chapter the theoretical review which discusses the theories related to concepts included in the study and an empirical review which provides information on known facts and findings is discussed. At the end a conceptual framework is included.

2.2. Theoretical Review

The theoretical review discusses about models related to customer satisfaction and the type of model which is more related to the study to be carried out.

2.2.1. Customer Satisfaction model

Customer satisfaction model explains about the five factors which affect customer satisfaction. These five factors are; price, service quality, product quality, situational and personal factors. The emotional state or feelings of a customer are included under Personal factors. This factor is highly dependent on the type of service customers seek. The effect of customers' emotional state will be highly influential when the service required is related to entertainment but if the service required is not related to entertainment, the effect of customers' emotional state will be small. This idea is to be given attention as per the suggestion of Shaw and Ivens (2002).

2.2.2. American customer service index model (ACSI)

This model is a cause-and-effect model used as an economic indicator by considering the evaluation of customers on the quality of goods and services produced and purchased in the US. Fornel, Johnson, Anderson, Cha and Bryant (1996) describe the purpose the model as a tool that shows the interaction of customers' and businesses. ACSI includes six variables that are discussed. These are; customer complaints, perceived quality, perceived value, customer retention and price tolerance, customer loyalty and customers' expectation

Customer expectation

Customer expectation is the anticipation of customers about the level of quality they can get from a company.

Perceived quality

Perceived quality is the evaluation of a firm's product of service consumed based on the recent experience customers have.

Perceived value

Perceived value is the evaluation of quality of a product or service in terms of the price paid for it. As per Anderson, Fornell, & Lehmann (1994) the effect of perceived value is higher during the first purchase and it gets lower through time.

Customer complaints

Customer complaints are the communications carried out by customers with the service or product provider as a result of the service or product they are not satisfied with.

Customer loyalty

Customer loyalty is customer's tendency to make their next purchase from the previous product or service provider tolerating price changes and other things.

Customer retention

Customer retention is a firm's ability to keep its pervious customers and turning its first time customers in to loyal.

Price tolerance indicates customers' tendency to act indifferent with the price changes made by a company.

2.2.3. The European Customer Satisfaction Index (ECSI) Model

The ECSI model is similar with the variables included in ACSI. But ECSI has an additional seventh variable, "Corporate image" which is about brand image and the association customers acquire as a result of the product they consume or the company they buy from. Therefore, it is shown that is a relationship between the satisfaction of customers and a good customer complaint handling practices and the factors affecting it.

2.2.4. SERVQAL model

The SERVQAL model as developed by Parasuraman, Zeithaml, and Berry,(1988) is the difference between customers' expectation and customers' perception of the actual service delivery. This model has five dimensions that will allow to measure service quality. The five service quality dimensions are;

Reliability

- This dimension refers to a firms' service to deliver its promise in a dependable and accurate way

Assurance

- Service giving employees' ability to build trust and confidence in the minds of customers is evaluated by this dimension.

Responsiveness

- This dimension represents the willingness of service providers to assist customers and deliver a prompt service.

Empathy

- Empathy refers to a firm's ability to provide an individualized attention to its customers

Tangibles

- All the tangible materials (equipment, physical facility, and staff) used in the delivery of the service can be used to measure the service quality.

The SERVQAL model provides major importance to customers and managers by.

-allowing customers to give their opinion about the service they got

-allowing management staff to evaluate their service in terms of customers' and others businesses'

This model has some limitations as per Tan and Pawitra(2001). Even though it is beneficial in expressing the continuous improvement of service delivery, it won't be enough to guarantee success of the service provider in the business unless it includes another important element; that is Innovation.

2.2.5. SERVPERF/Performance MODEL

The SERVPERF model was designed by Cronin and Taylor (1992) to fulfill the gaps that were found in the SERVQAL model regarding measurability and definition. This model shows that customer expectation is redundant on the SERVQAL model and that it has to be removed. The reason behind it is that respondents giving their opinion about the service, has already compared performance with their expectation and expectation shouldn't be evaluated again.

There has been a prolonged debate about which model is better until Carillat, Jaramillo and Mulki(2007) expressed how both models are adequate equally good indicators of service quality.

2.2.6. Kano Model of Customer Satisfaction

As cited Dreessen, Elfers and Delvin (1994) the Kano model of customer satisfaction was developed by Japan’s Dr. Noriaki Kano in 1984. This model is useful in influencing decisions regarding the design of a product. It shows the nonlinear relationship between the product performance and customer satisfaction. The model has four attributes of product that are categorized based on customers’ perception and their effect on customer satisfaction.

The four product attributes are; threshold, performance, excitement and indifferent.

Threshold attributes:

- Refers to the attributes which a product must have in order to be considered. Working hard to improve these attributes will not guarantee an increase in customer satisfaction but poor performance in these attributes will lead to dissatisfaction.

Performance attributes

- These attributes refer to a products ability to perform as expected or promised. Exceeding in these attributes will increase satisfaction whereas poor performance will lead to a low level of satisfaction.

Excitement attributes

- Excitement attributes are the characteristics of a product which the customer is not promised to receive. Adding such types of attributes will increase customer satisfaction and not having them doesn’t create dissatisfaction.

Indifferent attributes

- Such types of attributes are those with little or no importance to the customer. Whether they are present or missing the customer will feel indifferent about it.

Even though there are many models designed for customer satisfaction, this study is more related to the ACSI model and the ECSI model because these two models include customer complaint as an important factor.

2.3. Empirical Review

2.3.1. Customer satisfaction

As per the definition given by Evans and Berman (1994) "Marketing is the anticipation, management and satisfaction of demand through the exchange process". Therefore, a company's marketing activities will be able to induce the desired result if efforts are direct towards the three concepts.

- Anticipation: A firm must give attention to what it is promising to customers and the anticipation that will be associated with it. Not being able to meet these expectations will open doors to customers' complaints.
- Managing demand: based on the anticipations that were developed, customers will purchase a firm's offerings. On the other hand the firm must be ready to meet and manage the demands of customers.
- Satisfaction of demand: the firm is required to not only provide the offerings that are believed to satisfy the demands of customers', it is also required to handle complaints and to make sure the customer is happy with the whole exchange process.

Marketers who are able to meet the above concepts will have the customers who are loyal, less price sensitive and will engage in spreading positive word of mouth. Getie, Mulugeta and Mesfin (2014)

2.3.2. Delivered Satisfaction as a result of well-trained and empowered Employees

Employees play a major role in delivering a high level of customer satisfaction. When an immediate supervisor isn't around it may be the responsibility of the front-line employee to do what is necessary to help the customer to leave the compound as satisfied as possible. If employees do not have the authority to do what's needed to save the customer, the least they can do is to become an advocate (Timm, 2001). This can happen when the employees have the right level of empowerment. The empowerment that an employee must have can be generated through the good knowledge of the effective customer complaint handling process which is adopted by a company.

Well-trained personnel have six characteristics which are courtesy, credibility, reliability, communication, and responsiveness. Employees show different techniques like being grateful for the purchase in order to make sure that customers leave the company satisfied because it is unlikely for a company to survive without its customers as per Sanders(1995).

According to the study made by Yeshiwork (2019) states that employees give attention to the positive and strong relationship between the acquisition of decision-making authority and customer satisfaction. The more empowered employees are the more satisfaction customers will get. Empowered employees will demonstrate many good characteristics like having the ability to give solution, to be responsive and to follow up on complaining customers to make sure that the negative feelings and customers' problems are resolved.

2.3.3. Customer complaint Behavior

There are many types of customers. Every customer has a different approach in the way they react to the dissatisfaction they encounter during transaction. Some customers make a complaint to the company. The rest will take a different measure based on their personality and other factors.

As Sanders (1995) mentions in his book Customers complain to the company when they feel like the company cares about its reputation in the business from the impressions it has made in the eyes of customers. There is also a finding about complaining customers being caring for the company as Speer(1996) wrote about how the reason behind complaining is a strong feeling of caring.

Some customers may communicate their dissatisfaction, appreciate the solution provided by the company and become satisfied. On the other hand, there are chronic complainers who usually don't show any signs of being calm with the solutions that are offered. These types of complainers are characterized by wanting to place a blame on someone, never admitting their fault and taking responsibility, having strong ideas about what others should do and complaining for a long time.(Timm,2001).

According to Hoyer & McInnis (2008), Customer's thought on how they are treated has a different effect. Those who thought that they have been treated fairly will be more satisfied with the complaint process, will have high tendency to buy from the same company again and spread a positive word of mouth. But if the opposite is believed to be true by customers they will be dissatisfied, will switch to a competitor and spread a negative word of mouth.

Consumers may complain to a manufacturer, retailer, regulatory agencies, and the media or even use a legal means from governmental agencies. For this reason, companies and their personnel need to pay attention to know the type of customers who will complain and to hear the complaints of customers firsthand from the customers.

There are many factors that encourage a complaining behavior. Some of these factors are motivation, ability, and opportunity. The level of dissatisfaction or the severity of the problem also affects customers' likelihood to make a complaint.

But if Customers get the impression that making a complaint will take a lot of effort and time and the benefit, they get from complaining are low, they will be less likely to make a complaint. Day (1984)

As per previous research done by (Hoyer and McInnis, 2008), there are four types of complainers. The types who aren't in favor of complaining(passives), who make a complaint directly to the service provider(voicers), who are angry and spread a negative WOM to close friends but not to third party(irates) and those customers who will complain to everyone including third party(activists) are four types of complainers. Now a days the situations or tools available give better opportunity for Activists to reach many people. No evidence has been found to prove that the customers who are aggressive, self-confident, knowledgeable, or experienced will be more likely to complain than those customers who are less experienced or less knowledgeable, friendly, and less confident. But it is easier to see customers who have got the time and formal channels of communication to be highly likely to complain.

The saying "customer is always right" cannot be applied to businesses anymore. Since finding a useful and lasting solution is much more important than simply accepting whatever the customer comes up to be right.

Statistics from surveys reported by the U.S. Office of Consumer Affairs revealed some facts (as cited in Timm (2001)

- ¼ customer is dissatisfied with some aspect of a typical transaction
- A dissatisfied customer, on average, will complain to 12 other people about the company that provided poor service
- Only 5% of dissatisfied customers complain to the company. The vast "Silent majority" would rather switch than fight. They take their business elsewhere.

2.3.4. Effective customer complaint handling practices.

An effective customer complaint handling process must end with a satisfaction it brings on customers in a way it will allow for a repeat purchase to take place. As Paul R. Timm mentioned in his book “Customer complaint can be a gold mine of repeat business”. He has also explained that Customer satisfaction is a result of many factors like meeting the expectation of customers but even when that is not possible and service failure occurs and complaint arises.

Approximately one in every four service delivery/ purchases results in some form of customers’ problem experience as per the Technical Assistance Research Program (TARP) (as cited in Shannon, 1996). This means that no matter how good a company’s service is, there is a high chance of occurrence of a service failure and the need to complain. Only those marketers who know the importance of complaints will enjoy the benefits that come along with it.

With the help of research made by these two people DeTienne and Timm (1996) it was found that the factors that may lead to customer turnoffs are categorized in to three. These three factors are Value, system and People. Therefore, complaint handling process that considers these factors will have a high impact in saving a company from making any more damage with a poor complaint handling process.

It would be best if service providers adopt the desire for a win-win relationship with their customer since both the firm and customers the want to feel satisfied with the business interaction they have. Timm, (2001)

2.3.5. Easy complaint collection method

Nowadays making complaints verbally and directly to the service provider is not the only way. There are so many ways a customer can express its complaints some of these methods are; company website, review websites, email, telephone and letter. Even though this opens a door for customers to choose and use the type of complaint that is suitable for them, it has brought many responsibilities and threats to companies. The person who is responsible to reply to the messages must apply human relations skills to his/her writing as a poorly written letter will produce additional dissatisfaction and problem (Timm, 2001). As much as the content of the response matters, the troubles a customer passes through in order to make that complaint and receive the response equally affects the customer and the overall satisfaction.

A study made by Strauss and Hill (2001) Showed that Customer satisfaction was enhanced when firms received and responded to complaints quickly.

Since customers are highly likely to spread a negative WOM to people who are close to them about their unsatisfactory experience than to share the positive experience they had, marketers should encourage their customers to complain to them. Schibrowsky and Lapidus, (1994)

As a result, it firms must make their complaint collection tools that are used by their customers as easy as possible.

2.3.6. Accessible complaint collection method

Complaint collection tools like hotlines are easier for customers to use and express their complaint but the tools also need to be sufficient. Hawking and Motherbaugh (2009)

A firm may provide many options for customers to make complaints. One thing a firm must consider is the type of customers it has and which complaint making option is more accessible for them. In a country with limited internet access, it will be recommended to equip the complaint handling department with materials and personnel suitable to respond to in-person, written complaints or complaints made over the phone.

For online complaints handling on a company's website it's highly necessary to make it easy for customers to view and access the complaints page. Developed countries like Australia, has set up clear guidelines on how to make online complaint systems to be more visible and accessible (Queensland ombudsman home page) 2020.

It may be challenging for some people to make a complaint due to lack of resources (lack of income, lack of education) and those people with an introvert personality will suffer emotionally. Stephens and Gwinner, (1998)

Some big organizations also relate accessibility to making the complaint collection tool usable by all of its customers like those speaking different languages, customers with disability, etc.

Also, Customers are highly likely to make a complaint to the stores they feel connected to. Solomon, Bamossy, Asgegaard, and Hogg (2006) this shows that customers feel comfortable to make a complaint when they think the situation is suitable for them.

2.3.7. Ability to give solutions to customer complaints

Firms not only need to create an encouraging situation for customers to make complaint but they also need to focus on enabling their employees to effectively and timely respond to and resolve problems raised in the complaints. (Kim, Kim. Im. and Shin, 2003)

According to (Hoyer and McInnis (2008) a firm should not apply the same type of service recovery measures to all of its complaining customers. A company's reply must rely on the different expectations of customers. For those who want to maintain a good relationship, an apology and a promise of not repeating the same mistake will work. For those complainers who respond aggressively and want to control the situation, choices and help them to feel like they are in control of the situation and for those who want rational responses, the company must respond in ways related to costs and benefits. By using different approaches, the marketer must find ways to win back dissatisfied customers. A study made by Peters (1995), shows that 70% of the customers lost by 13 big services and manufacturing companies occurred due to lack of attention from the front-line employees. As a result, many companies know the importance of giving solutions to customer complaints and making a follow up to make sure that they stay as repeat customers.

2.3.8. Responsiveness and Customer satisfaction

A company must give a quick reply to the complaints that are raised by customers. Even when solutions are being provided it's difficult to guarantee the satisfaction of customers.

Hawkins and Mothersbaugh (2009) stated in their book about how firm companies need to be in providing a consistent and quality offering to customers by providing a positive and quick response to the complaints made by customers.

Another important factor to look at is the ability to pay attention to details of small things McGarvey (1993). The way an employee reacts to simple details will give the customers the impression that it is the way of the company reacts and therefore will enable the firm to create a good image in the mind of customers and eventually lead to satisfaction.

According to Rebecca Morgan, we must be careful with the way we express our ideas so that customers won't get more upset.(Morgan, 1989). She has introduced the "3F's" technique.

The “3F”s are;

Feel- to say I understand how you could feel that way

Felt –to mention how others have felt this way also

Found- to mention the solution which others have found

If expectations of customers are not met, customers look for solutions. These solutions need to be delivered to the customer as soon as possible to avoid the customer from switching to another service provider. Recovering an unhappy customer doesn’t only include fixing the problem. It may also include giving something extra to make up for the problem. (Timm, 2001)

A firm will highly benefit by keeping a record of the complaints(log books) and recommendations made by customers so that it can be used in the policy decision which will allow it to improve its public image and consumer service. Mensah, (2016)

2.3.9. Follow up on complaining customers

The theory of motivation by Herzberg (1966) that is the motivation-Hygiene theory of motivation explains about the relationship between satisfaction and motivation of employees from which we can understand the implication of this relationship when it comes to customers also. The absence of complaints doesn’t guarantee satisfaction of customers or that it’ll lead to a repeat purchase. Therefore, one of the important duties of the company will be to resolve the issue that led to a complaint, do follow ups and to make sure that the customer will be a repeat customer.

Speer (1996) wrote in his book about the customers who feel even better about the firm after they get their problems resolved. Some customers will be so dissatisfied that they may want revenge against the company and be more likely to switch to another brand even if that may cost them a higher price. (Bechwati and Morrin, 2003)

A study made by Solomon et al (2006) showed that customer will highly be likely to switch to a competitive brand if they feel that the firm didn’t respond to their complaint positively. For that reason firms need to make sure that customers’ complaints are addressed positively to the satisfaction of customers which a firm will need to follow up on the customers’ complaints and make sure that the customer stays loyal.

Having all of this information, the five variables are assessed to check the presence and strength of relationship among them based on the responses that will be collected from respondents.

2.4. Conceptual framework and hypothesis of the study

2.4.1. Conceptual framework of the study

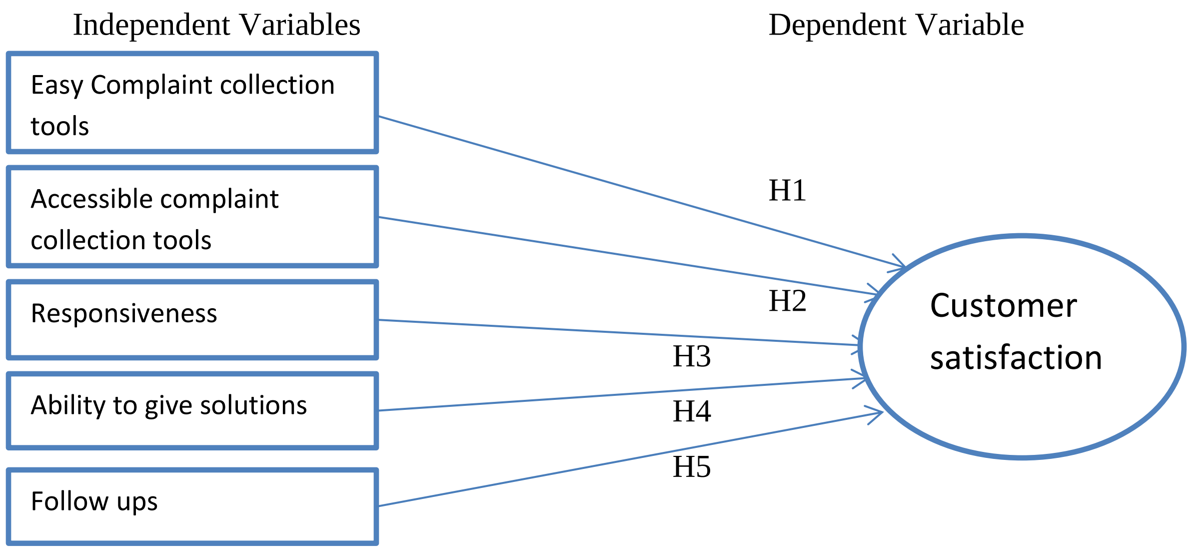


Figure 2-1: Proposed conceptual framework

2.4.2. Hypothesis of The Study

The following hypothesis were formulated and tested using appropriate statistical **tools.**

- **H1**: easy complaint collection tool has a significant and strong relationship on customers' satisfaction
- **H2**: accessible complaint collection tool has a significant and strong relationship with customers' satisfaction
- **H3**: Ability to give solution has a significant and strong relationship with customers' satisfaction
- **H4:** Responsiveness has a significant and strong relationship with customers' satisfaction
- **H5:** Follow up on complaints has a significant and strong relationship with customers' satisfaction

CHAPTER THREE

3. Research Design and Methodology

3.1. Introduction

In this chapter the research approach chosen, the research design, the sampling methods, the reliability and validity of the study are discussed.

3.2. Research approach

The type of research approach that will be used is quantitative research. There are many reasons to explain why this research approach was chosen. One of the reasons is due the nature of the study which considers all customers to be the same. The type of data collection method, selection of respondents, forms of data analysis and many other factors directs the study to use a quantitative research.

3.3. Research design/type

An explanatory research is used because the purpose of the inquiry is to find the impacts of customer handling process which is finding any casual links between the factors or variables that pertain to the research problem.

3.4. Target Population

As per the latest information found on the website of CBE the current number of account holders are 22 million. The number of branches in Addis Ababa is about 300. Around 2 million of its customers are from Addis Ababa city. But for the purpose of this study only three branches around 22 Mazoria, Addis Ababa region are considered. This area is selected due to the large number of customers that are served. Based on the size of the branches and the transaction carried out in the area the branches around 22 Mazoria are selected. The types of customers targeted for this study are customers of commercial bank of Ethiopia who are 18 years old and above, with different education level and a relationship of one year and above with CBE.

3.5. Sampling design

The sampling design used for this study is Non-probability sampling in order to ensure that the samples taken are a good representative of the population as per the judgments of the researcher. This means that units in the universe don't get an equal chance to be selected. Abdurezak, Berhanu and Matiwos(2014). The researcher found that transaction carried out and the customers of CBE, around 22 Mazoria branches to be the true representative of the population.

3.5.1. Sampling Frame

The population is classified under branches of CBE. There are about 300 branches in Addis Ababa city. For this study the sampling frame used is the three branches (Adwa Dildy, Balderas and Golagul) in Addis Ababa city around 22 Mazoria area.

3.5.2. Sampling technique

The sampling technique used is purposive sampling. For the purpose of this study only three branches around 22 Mazoria are selected based on the sizes of the branches, the number of customers and volume of transaction. This has allowed the researcher to find the population size and the total sample size. Then a two-stage clustered sampling technique was used. Based the population size at each branch the total sample was allocated proportionally. Finally, convenience sampling technique was used in the study to contact each customer to get the questionnaire filled up.

3.5.3. Sample size

The sampling technique that will be applied to this study will be a sampling formula which is used to find the sample size of a finite population. The reason for applying this technique is due to the nature of population taken for these this study. The expected number of active customers served at CBE at the three specified branches Golagul, Adwa Dildiy and Balderas are 141,000, 72,000 and 72,000 respectively. Having a total of 285,000 population frame the sample size will be calculated by using the finite population sampling formula by only using the total population size and the precision (level of error) value of e=0.05). Nuque, Feliciano & Uy, (1984) mentioned the use of Yamane (1967) formula which is a simplified formula for finding the sample size of a finite population.

As per Kothari’s(2004) Research-Methodology-Methods and Techniques suggestion of the consideration to be taken in selecting a sample size, the combination of facts like homogeneity of the universe, number of classes proposed (age group, literacy level), nature of the study(general survey; not continuous) and type of sampling have indicated that the sample size needed to be large.

This Simplified Formula For finite population by Yamane (1967) is as follows.

Where;

n = size of sample

N= population size

=285,000

e = acceptable error (the precision)

e = +/-5%

$$n = \frac{N}{Ne^2 + 1}$$

$$n = \frac{285,000}{285,000(.05)^2 + 1}$$

=399.43

n= 400

Therefore, the sample size to be used will be 400

After finding the sample size the next important step taken was the samples allocation.

Table 01: Sample Size Allocation of The Three Branches

Name of the branch	Estimated Number of customers	Proportional percentage	Sample size used from each branch
Golagul branch	141,000	50	200
Adwa Dildiy	72,000	25	100
Balderas	72,000	25	100
Total	285,000	100%	400

3.5.4. Sampling procedure

First a decision was made on the sampling technique that will be used. Then all the known factors were recorded. Due to the wide difference between the total population and the sample that was used, 5% of error was calculated. Then by using a formula that is appropriate to find the population mean with finite population, the figures were calculated, and the sample was found to be 400.

3.6. Sources of Data

3.6.1. Primary source

Since the information to be collected about the customer complaint handling process applied in the bank is a base, primary data was collected from CBE’s customer complaint handling office. The main sources of the primary data were the customers of CBE who provided important information which is the heart of the study to be conducted. Other supporting books and articles from the web were also referred in the process of conducting this research.

3.7. Data Collection methodology

The data collection method was survey which was done through the distribution of questionnaires. These questionnaires were distributed to customers of CBE in Addis Ababa. Even though the number of the population is too large, the questionnaires that are filled out by customers are used to represent it.

3.7.1. Data collection instrument

Data will be collected by distributing questionnaires to 400 customers. To make the study free from bias it was randomly distributed to customers who are using the service at those branches.

3.7.2. Data analysis methods

The responses that were collected were coded for analysis. The quantitative data was analyzed by using SPSS software. By using the descriptive statistics, inferential statistics, correlation and multiple regression analysis were applied to develop functional relationship among the independent variables and dependent variable after rating them on five-point likert scales. (Batterton and Hale, 2017)

3.8. Validity and reliability

3.8.1. Validity

Validity is the test of the level of ability and appropriateness of measurements to measure what they are supposed to. Abdurezak et al(2014) For the purpose of confirming its validity the following activities were carried out.

- ❖ The theories and information used are credible which can also be checked out by using the names of the scholars and the year of publications.
- ❖ The questionnaires were distributed and submitted right at the spot which was useful in making sure that the information given is provided to the best of the knowledge the customer and free from the influence of other people.
- ❖ To guarantee that the data that was collected is free from human error, data analysis software; SPSS 20 is used.

3.8.2. Reliability

To test the reliability of the study a Cronbach's alpha test was conducted showing the results indicated in the table. The Cronbach's alpha result shows that after assessing an overall 24 items, all variables were found to be reliable having an amount >0.65.

Table 02: Cronbach's alpha reliability test

Variable	Number of Items	Cronbach's alpha reliability test result
Easy complaint collection tools	3	.702
Accessible complaint collection tools	3	.758
Responsiveness	5	.844
Ability to give solution	5	.813
Follow up on complaining customers	6	.774
Customer satisfaction	2	.702

Source: SPSS output 2020

3.9. Research Ethics

The study is conducted as partial fulfillment of the requirements for the degree of master’s in marketing management. All necessary supportive documents were provided by Addis Ababa University College of commerce. Such supportive documents were used to request information and other services from CBE. The questionnaires did not include a question requesting for personal information of respondents as their anonymity had to be respected

CHAPTER FOUR

4. Results and Discussion

4.1. Introduction

In this chapter the type of data analyzed and the out puts from the SPSS software are discussed with numerical statistics, graphs and tables. The main parts of the chapter are demographic description, descriptive analysis, correlation, regression analysis and test of hypothesis.

4.2. Demographic description

4.2.1. Response rate

A total of 400 questionnaires were distributed at Adwa Dildy, Golagul and Balderas branches of CBE in AA city around 22mazoria area. From the 400 questionnaires that were distributed 270 were collected. From the 270 questionnaires that were collected, 11 questionnaires were excluded because they were incomplete. Therefore, the response rate was 64.75%.

4.2.2. Assessment on the views of respondents

The collected data was analyzed with statistics software called SPSS. The average responses of respondents were assessed by using median scores of each variable. The findings under the assessed median scores of variables are described below in the table and the graphs.

Table 03: Responses of respondents

		Easy_CCT	Accessible_CCT	Responsiveness	Ability_to_GS	Follow-up
N	Valid	259	259	259	259	259
	Missing	0	0	0	0	0
Median		3.3333	3.0000	3.0000	3.2000	3.0000
Std. Deviation		1.06662	1.14685	.98678	.92571	.80823
Minimum		1.00	1.00	1.00	1.00	1.17
Maximum		5.00	5.00	5.00	5.00	4.83

Source: SPSS Output from survey Data, 2020

4.2.3. Demographic characteristics of respondents

Table 04: Demographic characteristic of respondents

No.	Characteristic	Value	Frequency	Percent	Valid Percent	Cumulative Percent
1	Gender	Male	188	72.6	72.6	72.6
		Female	71	27.4	27.4	100
		Total	259	100	100	
2	Age	18-25	65	25.1	25.1	25.1
		26-35	124	47.9	47.9	73
		36-45	39	15.1	15.1	88
		46-60	26	10	10	98.1
		61 yrs and older	5	1.9	1.9	100
		Total	259	100	100	
3	Education	Elementary education	39	15.1	15.1	15.1
		Secondary education	54	20.8	20.8	35.9
		College certificate	35	13.5	13.5	49.4
		Diploma	48	18.5	18.5	68
		First degree	68	26.3	26.3	94.2
		Second degree and above	15	5.8	5.8	100
		Total	259	100	100	
4	Relationship with the bank	1-4 yrs.	85	32.8	32.8	32.8
		5-10 yrs.	111	42.9	42.9	75.7
		11-15 yrs.	25	9.7	9.7	85.3
		16 yrs. and above	38	14.7	14.7	100
		Total	259	100	100	

- From the 259 respondent 188 of them are male accounting for 72.6% and 71 female accounting for 27.4%.
- The age group of respondents that was larger in number is the age group 26-35 years old with 124 (47.9%) respondents. The second largest number of respondents is from the age group of 18-25 yrs old with 65(25.1%) respondents.

The age group of 36-45, 46-60 and 61 yrs and older accounted for 39(15.1%), 26(10%) and 5(1.9%) of the respondents.

- The number of respondents with an education level of first degree is found to be higher; that is 68(26.3%). Other respondents with an education level of elementary education, secondary education, college certificate, diploma and second degree and above accounted for 54(20.8%), 35(13.5%), 48(18.5) and 15(5.8%) of the respondents. This shows that the respondents had different education level, those who desperately need the help of employees and those who can easily get the service without any assistance from the employees.
- The majority of the respondents of the questionnaires are 94(36.3%) business owners and 85(32.8%) private employees. The rest of them were students, civil servant and retired accounting for 22(8.5%), 52(32.8%) and 6(2.3%) of the respondents. From this statistic it is easier to learn that many of the respondents; that is business owners and private are relatively time conscious and with some experience of a good service delivery.
- Based on the length of relationship they have with the bank respondents were classified with number of years 1-4 yrs., 5-10 yrs., 11-15yrs and 16yrs and above accounting for 85(32.8%), 111(42.9%), 25(9.7%) and 38(14.7%). The data collected can indicates that respondents show a behavior of being loyal customers of the bank for up 10years and a declining number of respondents who stayed loyal customers of the CBE for more than 10 years.

4.3. Inferential Analysis

4.3.1. Correlation analysis

Correlation is a statistical test done in order to check the presence and strength or degree of linear association among variables. The bivariate Pearson Correlation test produces a sample correlation coefficient, r, which is a measure of the strength and direction of linear relationships between pairs of continuous variables. The Correlation coefficient is unable to make inferences about causation.

Correlation coefficient is only a measure of degree of variables for variables with linear relationship. The value of the coefficient correlation value varies from -1 to 1.

A value of 0 indicates that there is no relationship between the variables. (Srivastav, 2017). The table below which is developed by MacEachron indicates the measure of association and the degree of the relationship

Table 05: Measure of Association and degree of adjective

Measure of association	Descriptive adjective
0.00 to 0.20	Very weak or very low
0.20 to 0.40	Weak or low
0.40 to 0.60	Moderate
0.60 to 0.80	Strong or high
0.80 to 1.00	Very high or very strong

For the purpose of determining the strength and direction of association in the correlation analysis basic Statistics decision rule of MacEachron (1998, pp.132) has been used in this study as shown above.

Table 06: Correlation Analysis

		Easy CCT	Accessible CCT	Responsiveness	Ability to GS	Follow up	Customer Satisfaction
Easy CCT	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	259					
Accessible CCT	Pearson Correlation	.674**	1				
	Sig. (2-tailed)	0					
	N	259	259				
Responsiveness	Pearson Correlation	.558**	.604**	1			
	Sig. (2-tailed)	0	0				
	N	259	259	259			
Ability to GS	Pearson Correlation	.590**	.504**	.620**	1		
	Sig. (2-tailed)	0	0	0			
	N	259	259	259			
					259		
Follow up	Pearson Correlation	.488**	.500**	.552**	.676**	1	
	Sig. (2-tailed)	0	0	0	0		
	N	259	259	259	259	259	
Customer Satisfaction	Pearson Correlation	.391**	.410**	.563**	.517**	.646**	1
	Sig. (2-tailed)	0	0	0	0	0	
	N	259	259	259	259	259	259

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output 2020

Significance tests are beneficial in making an objective measure which allows for the making of a decision about the validity of generalization of the population from the sample. In another word significance tests are one way of making sure that the results of the relationship are not due to chance. Filho, Parahos, Da Rocha, Batista, Da Silva, Santos and Marino, (2013)

The highest correlation index of 0.676 and a significance level of < 0.01 indicates that there is a positive relationship between follow up and Ability to give solution. The second highest correlation index of 0.674 (p<.01) between accessible complaint collection tool and easy collection tool, followed by 0.646(p<0.01) which is a correlation between Customer satisfaction and follow up, a correlation index of 0.620(p<0.01) which is a correlation between Responsiveness and ability to give solution, accessible, a correlation index of .604(p<0.01) between responsiveness and accessible complaint collection tool, a correlation index of .590(P<0.01) between easy complaint collection tool and ability to give solution, a correlation index of 0.563 between customer satisfaction and responsiveness, correlation index of .558, easy complaint collection tool and responsiveness, a correlation index of .552 (p<0.01) between responsiveness and follow up, a correlation index of .517 between customer satisfaction and ability to give solution, a correlation index of .504 between ability to give solution and accessible complaint collection tool, correlation index of 0.500(p<0.001) between follow and accessible complaint collection tool, a correlation index of .488 follow up and easy complaint collection tool, 410 customer satisfaction and accessible complaint collection tool .391 customer satisfaction and easy complaint collection tool all indicate the presence of association between the variables.

For the purpose of summarization, follow up (the independent variable) has the strongest correlation whereas easy complaint collection tool (independent variable) has the weakest correlation with customer satisfaction (dependent variable).

Significance testing allows us to evaluate differences between what we expect on the basis of our hypothesis, and what we observe, but only in terms of one criterion, the probability that these differences could have occurred by ‘chance’

Significance tests are a tool used to evaluate the difference between what is expected and what is observed. The evaluation is made to see the level of probability of getting what is expected as a result of chance. (Henkel, 1976: 10)

In order to test the hypothesis that was proposed, a test will be carried out to check with a certain level of probability. By doing so, an indirect test is done which is rejecting the null hypothesis for the p-value that are <0.05. The amount of P-value which is less than 0.05 can be taken as a strong evidence to reject the null hypothesis and indirectly accept the alternative hypothesis. But a p value great than 0.05 will show that we don't have enough evidence to reject the null hypothesis and accept the alternative. This 5% level of rejection of the null hypothesis is historically a choice made arbitrarily and if there is enough reason to do so other levels of the p value which are rigorous are acceptable like the .(Cramer and Howit, 2004: 151)

4.3.2. Regression analysis

In order to check for the strength and validity of the study, a regression analysis was carried out. Under the regression analysis tests like Linearity, multi-collinearity, normality and test of independent residuals are conducted.

4.3.2.1. Multi-collinearity

Multi-Collinearity makes the interpretation of coefficients difficult and reduces the power of the model to detect which independent variable is significant. This test is conducted by looking at the values variance inflation factor and tolerance. If extra attention is given to the selection of independent variables, the level of multi-collinearity may be reduced. Kothari Multicollinearity test is carried out with the assumption of values to have a tolerance level of <0.10 and a VIF of <10.

Table 07: Collinearity table

Collinearity statistics			
		Tolerance	VIF
1	Easy_CCT	.458	2.185
	Accessible_CCT	.460	2.175
	Responsiveness	.488	2.050
	Ability_to_GS	.415	2.407
	Follow-up	.499	2.005

Dependent variable: customer satisfaction

Multi collinearity test has been checked in table 7. As explained by Muijs (2010, p.181) Tolerance and Variance Inflation Factors (VIF) measure the similar thing. Tolerance is the amount of variance in the individual variable which is not explained by the other predictor variables. It varies from 0 to 1, a value close to 1 indicates that the other predictors do not explain the variance in that variable. A value close to 0 implies that almost all the variance in the variable is explained by the other variables. This allows us to formally check whether the independent variables are not too highly correlated. Based on this assumption Table 6 shows that all independent variables ; easy complaint collection tool, accessible complaint collection tools, responsiveness , ability to give solution and follow up show a tolerance value of 0.458, 0.460, 0.488, 0.415 and 0.499 respectively which indicate that multi-collinearity assumption is not violated as all value are less than 1.

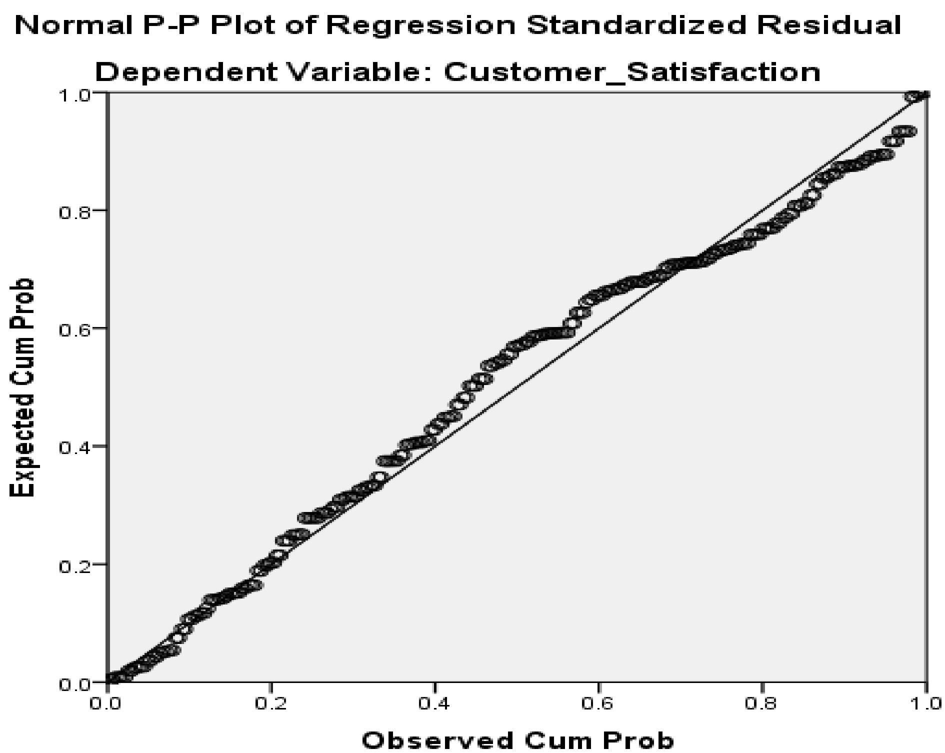
The VIF values of easy complaint collection tools of the independent variable easy complaint collection tool, accessible complaint collection tool, responsiveness, ability to give solution and follow up showed an amount of 2.185, 2.175, 2.050, 2.407 and 2.005 respectively. This amount which is closer to one indicates that there’s a moderate correlation. A VIF result closer to 1 show that multi-collinearity doesn’t affect it and the coefficient and p-value can be trusted. To meet multiple regression assumptions, we need a tolerance score above 0.2 and VIF scores below 10. Therefore, the results in the table indicate that the multiple regression assumptions are met.

4.3.2.2. Test of Linearity

The test for linearity is carried out with the assumption of a linear relationship between independent and dependent variables. This means that the expected value of dependent variable must be a straight–line function of each independent variable, holding the others constant and that the slope of that line doesn't depend on the values of the other variables.

The P-P plot dots must lie closer to the reasonably diagonal line in order to assume that linearity is met.

Graph 1: Test of linearity



Source: SPSS out put

4.3.2.3. Test of independent residuals

Test of independent residuals is a test carried out to make sure that the values of residuals uncorrelated. The Durbin-Watson statistics result from the regression model summary will allow the evaluation of the residual values and the presence of independence.

Table 08: The Durbin-Watson value

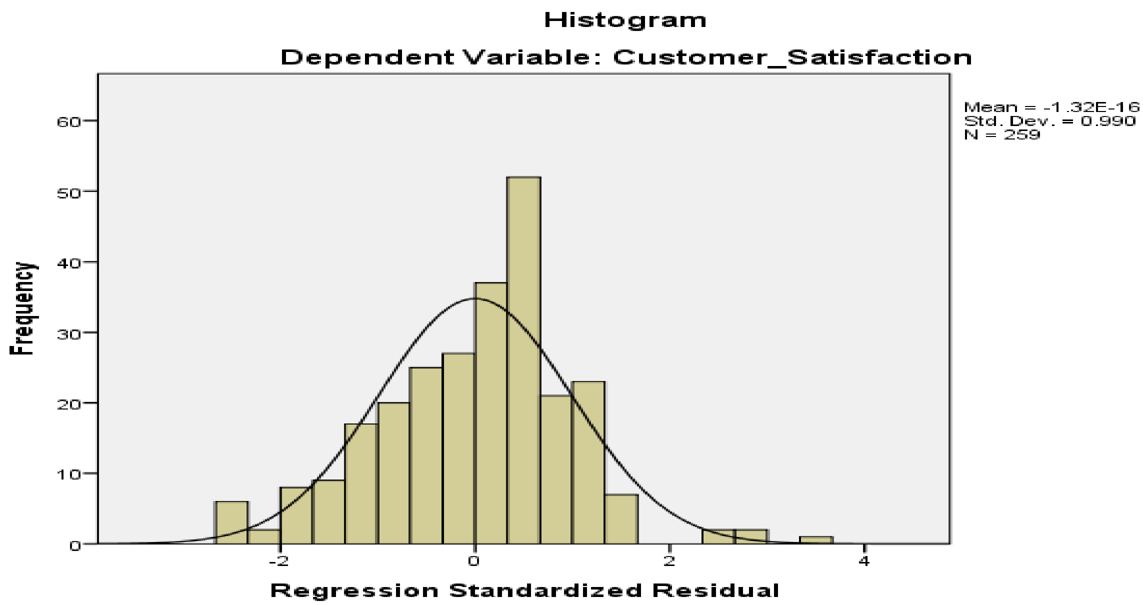
Durbin-Watson
1.832183

Source: SPSS output 2020

4.3.2.4. Test of Normality

This is a test carried out in order to make sure that the residuals are normally distributed. As shown in the histogram below, the normal distribution of the residuals can be seen with a symmetric, bell-shaped histogram and a residual mean of 0.

Graph 2: Test of Normality



Source: SPSS output 2020

4.3.2.5. Multiple regression Test

The model summery table of multiple regression test encompass important results than can show how much of the variation is the effect of the independent variables.

Table 09: Multiple regression Model summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.692[a]	.479	.468	.83267	1.832

a. Predictors: (Constant), Follow-up, Easy_CCT, Responsiveness, Accessible_CCT, Ability_to_GS

b. Dependent Variable: Customer Satisfaction

Source: SPSS output 2020

The R squared measure (coefficient of multiple determination for multiple regression) shown in the table shows the strength of the relationship between the independent and dependent variable. R value of .692 represent the correlation and R squared value of 0.479 indicates how much of the total variation in the dependent variable can be explained by the independent variables.

Table 9 indicates the appropriateness of the independent variable used in the study; that is Easy complaint collection tool, accessible complaint collection tool, responsiveness, ability to give solution and follow up on complaining customers accounting for 47.9% of the variation in the level of customer satisfaction. The rest 52.1% of variation in the customer satisfaction (dependent variable) is the effect of other variables which are not explored in the study. Linear regression identifies the equation that produces the smallest difference between all the observed values. It finds the smallest sum of squared residuals that is possible.

4.3.2.6. ANOVA

Analysis of variance tests whether the model is significantly better at predicting the outcome than using the mean. The significant level of 0.000 which is $p<0.05$ clearly shows that the predictors Follow up, Easy complaint collection tool, accessible complaint collection tool, responsiveness and ability to give solution predicts customer satisfaction (independent variable) well.

The significance level which is less than 0.05 allows us to reject the null hypothesis and accept the alternative hypothesis. A p level of <0.05 and an F value > 1 shows that there is a significant relationship between the independent and dependent variable.

Table 10: Analysis of variation

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	161.059	5	32.212	46.459	.000[b]
	Residual	175.414	253	.693		
	Total	336.473	258			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Follow-up, Easy_CCT, Responsiveness, Accessible_CCT, Ability_to_GS

Source: SPSS output 2020

The significance level shown in the table shows that there is a strong correlation between the dependent and independent variable. The F statistic (46.459) shows that the overall significance of the model is positive (>1)

Table 11: Measure of correlation coefficients

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.180	.216		.835	.404
	Easy_CCT	.018	.072	.017	.249	.804
	Accessible_CCT	.011	.067	.011	.162	.871
	Responsiveness	.349	.075	.301	4.635	.000
	Ability_to_GS	.028	.087	.022	.318	.751
	follow-up	.675	.091	.478	7.432	.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS output 2020

The coefficients table provides the necessary information on how well the independent variables predict dependent variable and if the independent variables are statistically significant to the model.

The standard coefficient (Beta Value indicates the degree of importance of each independent variable towards customer satisfaction. Beta weight coefficient indicates how much change we can expect on customer satisfaction with one-unit change in the independent variable (easy complaint collection tool, accessible complaint collection tool, responsiveness, follow up and ability to give solution) holding the other independent variables constant. The significance level indicated in the table indicates that only the variables responsiveness and follow up have the right level of significance which is .000 less than <0.05. From The independent variable's Easy complaint collection tool, accessible complaint collection tool and ability to give solution with a significance level of 0.804, 817 and .751 respectively, show an amount which is greater than 0.05.

The linear regression formula for a single dependent variable and multiple independent variables is as follows.

Y=a+b1X1+b2X2+b3X3+b4X4+b5X5

Where:

Y= Customer satisfaction (the dependent variable)

a= the constant beta value

b1, b2, b3, b4 and b5= the beta weight for each independent variable

X1, X2, X3, X4 and X5= Easy complaint collection tools, accessible complaint collection tools, responsiveness, ability to give solution and follow up

e=the error level (5%)

Y=a+b1X1+b2X2+b3X3+b4X4+b5X5+e

Y=0.180+0.018X1+.011X2+.349X3+0.028X4+0.675X5+0.05

When other independent variables are equal to 0, The equation will result: -

The variable Easy complaint collection tool with a coefficient value of 0.018 indicates that for every unit increase in easy complaint collection tool, a 0.018 unit increase in customer satisfaction is predicted.

The variable Accessible complaint collection tool with a coefficient value of 0.011 indicates for every unit increase in Accessible complaint collection tool, an increase of

0.011 unit in customer satisfaction is predicted. The constant (y intercept) simply shows that the expected value on customer satisfaction will be 0.180 if all independent variables are set to 0.

The variable Responsiveness with a coefficient value of 0.349 indicates that for every unit increase in responsiveness, a 0.349 unit of increase in customer satisfaction is predicted.

The variable Ability to give solution with a coefficient value of 0.028 indicates that for every unit increase in ability to give solution, a 0.028 unit of increase in customer satisfaction is predicted.

The variable Follow up with a coefficient value of 0.675 indicates that for every unit increase in follow up, a 0.675 unit of increase in customer satisfaction is predicted.

4.3.3. Hypothesis testing

Henkel (1976) states that hypothesis testing is all about testing the assumptions made about a sample of the population.

4.3.3.1. Easy complaint collection tool

This independent variable having a standardized coefficient value of beta=0.017, t=0.249 and p value of 0.804 indicates that it has a positive but insignificant relationship with the dependent variable, customer satisfaction.

- **$H_0$1:** easy complaint collection tool doesn't have a significant and strong impact on customers' satisfaction.

- **Ha1:** easy complaint collection tool has a significant and strong impact on customers' satisfaction

4.3.3.2. Accessible complaint collection tool

The independent variable accessible complaint collection tool having a beta value=0.011, t=.0162 and a p=0.871 indicates that it has a positive but insignificant relationship with the dependent variable, customer satisfaction

- **H2:** accessible complaint collection tool doesn't have a significant and strong impact on customers' satisfaction

- **Ho2:** accessible complaint collection tool has a significant and strong impact on customers' satisfaction

4.3.3.3. Responsiveness

- **$H_0$3:** Responsiveness doesn't have a significant and strong impact on customers' satisfaction
- **Ha3:** Responsiveness has a significant and strong impact on customers' satisfaction

The dependent variable, responsiveness having a beta=0.301, t=4.635 and p=0.000 indicates that there is a positive and significant relationship with dependent variable (customer satisfaction)

4.3.3.4. Ability to give solution

- **$H_0$4**: Ability to give solution doesn't have a significant and strong impact on customers' satisfaction
- **Ha4**: Ability to give solution has a significant and strong impact on customers' satisfaction

The independent variable ability to give solution having a beta=0.022, t=0.318 and p=0.751 indicates that there is an insignificant positive relationship with the dependent variable customer satisfaction

4.3.3.5. Follow up

- **$H_0$5:** Follow up on complaints doesn't have a significant and strong impact on customers' satisfaction
- **Ha5:** Follow up on complaints has a significant and strong impact on customers' satisfaction.

The independent variable (follow up) having a beta=0.478, t=7.432 and p=0.000 indicates that it has a positive and significant relationship with the dependent variable, customer satisfaction.

Table 12: Summary of Hypothesis Test Result

	Hypothesis	Beta Value	Sig Value /P/Value	Decision
H1	easy complaint collection tool has a significant and strong impact on customers' satisfaction	.018	.804	Rejected
H2	Accessible complaint collection tool has a significant and strong impact on customers' satisfaction	.011	.871	Rejected
H3	Responsiveness has a significant and strong impact on customers' satisfaction	.349	.000	Accepted
H4	Ability to give solution has a significant and strong impact on customers' satisfaction	.028	.751	Rejected
H5	Follow up on complaints has a significant and strong impact on customers' satisfaction	.675	.000	Accepted

Source: Researchers observation 2020

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Introduction

In this chapter the overall summary of the works of the researcher, the results that are obtained and the recommendation for the bank and all others who may be interested in conducting future research on related issue will be provided.

5.2. Summary

The researcher conducted the study to find an answer to a basic question; that is “What is the effect of customer complaint handling practice on customer satisfaction in Commercial bank of Ethiopia Operating in Addis Ababa?”

In order to find answers for this question the researcher conducted a theoretical and empirical analysis that led to the formulation of a conceptual model with a dependent variable (customer satisfaction) and independent variables (Easy complaint collection tools, accessible complaint collection tool, responsiveness, ability to give solution and follow up) and hypothesis. From the conceptual model and hypothesis, an associated questionnaire was developed.

After deciding on the right sampling technique, the researcher came up with the sample size of 384 and distributed 400 questionnaires. From which only

- 259 were filled out and collected. The demographic characteristics of the respondents were analyzed from the collected questionnaires. In general, the characteristics of the respondents were found to be 188(72.6%) male and 71(27.4%) female. The age group of 18-25 yrs., 26-35 yrs., 36-45 yrs., 46-60 yrs. and 61 yrs. and above were 65(25.1%), 124(47.9%), 39(15.1%), 26(10%) and 5(1.9%) respectively. The education level of the respondents with second degree and above, first degree, Diploma, college certificate, secondary education and elementary education accounted for 15(5.8%), 68(26.3%), 48(18.5%), 35(13.5%), 54(20.8%) and 39(15.1%) of the respondents respectively. Out of the 259 respondents’ larger number that is 95(36.3%) showed that they are business owners and 85(32.8%) of them responded that they are employees working for a private company. The rest 52(20.1%), 22(8.5%) and 6(2.3%) respondents are government employees, students and retired respectively.

- ❖ The last measure of demographic statistical data was collected to learn about the length of years they were customers (of Commercial Bank of Ethiopia. From the collected the researcher learned that 85(32.8%) of the respondents said that they had been customers of the bank for 1-4 yrs. The other 111(42.9%) of the respondents indicated that they had a relationship with the bank for 5-10 yrs. Those respondents who had a relationship of 11-16 yrs. were 25(9.7) and only 38(14.7%) of them were found to have a relationship that lasted longer than 16 yrs.

After having the demographic background of respondents, the researcher conducted inferential analysis that included correlation and regression analysis.

- ❖ From the correlation analysis the study showed that all independent variables (Easy complaint collection tools, accessible complaint collection tool, responsiveness, ability to give solution and follow up) have a significant relationship with the dependent variable (customer satisfaction) having a $p<0.01$. But there is no cause and effect relationship that can be inferred. Kothari (2004)
- ❖ From the regression analysis that was carried out the multi-collinearity test resulted with a value of (VIF<10 and a tolerance<1) which allowed the researcher to proceed with the rest of the regression analysis test.
- ❖ The linearity test showed that the P-P plot dots lay close the diagonal line.
- ❖ The independent residual test which is a measurement to check whether independent errors are a level that is acceptable indicated Durbin-Watson value of the model was 1.832183.
- ❖ The normality test resulted in a bell-shaped and symmetric histogram with a residual mean of 0.
- ❖ From the model summery of regression analysis, the percentage of variation in customer satisfaction that occurred as a result of the independent variables was assessed.
- ❖ The Analysis of variation (ANOVA) table resulted in an F value of 46.459 and sig=0.000.

- The coefficient table of regression indicated important factors that will allow for the test of the hypothesis that is proposed. The B value produced the necessary statistical value that will allow for the prediction of the dependent variable from each one of the independent variables while keeping the rest at a level equal to 0.
- The standard coefficient (beta value), t and sig values indicated whether the relationship between the independent and dependent variables is positive or negative and significant or insignificant.
- Finally, the hypotheses that were formulated in the model were tested.

5.3. CONCLUSION

From the Demographic statistical data that was collected the researcher was able to learn that majority of the respondents were male with age range 26-35 years, with an occupation of running their own business and working for privately owned companies. The least number of respondents were those who are female, retiree, with an age group of 61 years and above and an educational level of secondary degree and above.

- Based on the correlation assessment all the variables showed a relationship/association. The association of the independent variables; easy complaint collection tool, accessible complaint collection tool, responsiveness, ability to give solution and follow up with the dependent variable; customer satisfaction resulted in a correlation coefficient value of 0.391, 0.410, 0.563, 0.517 and 0.646 respectively with a significance value of 0.000. From this amount, it is easier to conclude that there is a relationship between all the variables.

Based on the regression analysis that was conducted

- The multi-collinearity test resulted with a value of VIF closer to 2, which is less than 10 and a tolerance level closer to 0.5 which is less than <1). The result obtained showed that the multi-collinearity test assumptions are met.
- The linearity test showed that the P-P plot dots lay close the diagonal line which proves the linearity of the model.
- The independent residual test indicated that the Durbin-Watson value of the model was 1.832183. The test value can vary between 0-4 that shows that

residuals are uncorrelated. A value which is greater than 2 indicate a negative correlation and a value < 2 indicates a positive correlation. The Durbin-Watson value depends on the number of indicators and observations. Value <1 and >3 is a cause for concern. But value closer to 2 may also be problematic. The value found for this is study is 1.8 which is somehow <2 indicating a positive correlation. Field (2009)

- The normality test resulted in a bell-shaped and symmetric histogram with a residual mean of 0 proved that the assumption of a normality test was met.
- From the model summary of regression analysis, the 47.9% of variation in customer satisfaction is found to be the effect of the Easy complaint collection tool, accessible complaint collection tool, responsiveness, ability to give solution and follow up which are the independent variables that are assessed in this research.
- The Analysis of variation (ANOVA) table resulted in an F value of 46.459 and significance value of 0.000. The F value of 46.59 which is greater than 1 and a significance value which is less than <0.01 indicated the presence of a positive and significant relationship.
- The coefficient table of regression indicated the presence or absence of a positive and significant relationship. Based on the results obtained, only the independent variables responsiveness and follow up proved to have a positive and significant relationship. Therefore, as per the study carried out and the statistical assessment the researcher will only make recommendation regarding the two independent variables.

5.4. RECOMMENDATION

From the study that is conducted the researcher's recommendation are listed below

- Responsiveness

Responsiveness to complaints that are made by customers of CBE can positively and significantly impact customer satisfaction. Even though there are different expectations of customers, many of them need a concrete result as a result of the complaints they made. Smith, Bolton, and Wagner (1990). Customers of CBE may demand different types of solution. No matter what, they assigned customer complaint handling officer must acknowledge the requests of the customer and provide the appropriate solution as per the company policy. This will allow the customer to know that the complaints that are made will reach the person who is able to provide solution. As per the regression analysis made for every 1 unit increase in responsiveness, a level of 0.349 increase in customer satisfaction is predicted keeping all independents constant. Therefore, if CBE improves its responsiveness to customer complaints, a higher customer satisfaction will be achieved.

- Follow-up

As per the studies conducted by the researcher the follow-up carried out by the CBE's customer complaint handling officer, will have a positive and significant impact on customer satisfaction. Firms' ability to create a suitable condition for customers who want to complain is substantial but more importantly it would be best if firms are able to provide solution to the complaints they received. Otherwise the trend of firms' to simply collect complaint without giving solution will create an additional dissatisfaction. Goodwin and Ross (1990)

A complaint made by customers has to be resolved completely. The assigned complaint handling officer should make an extra effort to make sure that customer get a satisfactory result, a feeling of being an important part of CBE whose ideas are heard. The responsible officer must do the follow up on the complaining customers every now and then to confirm that the customer stays loyal to CBE. If the complaining customer feels that his/her ideas are heard but didn't get resolved it may lead to feeling of bitterness and push the customer to switch to another bank.

The way in which complaints are handled by a firm, highly impact complaints that are made in the future. Tronvoll (2012)

Based on the regression analysis that was carried out for every 1 unit of increase in follow up, a 0.675 level of increase in customer satisfaction is predicted. As a result, an increase in the efforts of follow-up by CBE will help the bank to increase the satisfaction of its customers.

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Appendix I

Addis Ababa University

College of Business and Economics

Marketing management

Dear respondents,

This questionnaire is prepared for research purpose entitled “The effect of customer complaint handling on customer satisfaction in the case of Commercial Bank of Ethiopia”. The expected respondents of this questionnaire will be customers of the bank who are randomly selected from branches around 22 Mazoria, Addis Ababa area zone. As part of my thesis I would like to gather some information from you which will help me in an in-depth study of the project. You are expected to give accurate data to make proper analysis. Your participation is completely voluntary, the information you provide will not influence the service you get from the bank. I would be indebted if you co-operate with me in filling the questionnaire. Since the questionnaire is being used for academic purpose, the information gathered will be strictly confidential.

Please note that the abbreviation CBE was used to represent commercial bank of Ethiopia.

If you need any information you can reach me:

Name: Saron Kefale

Email address: shi2ke@gmail.com

Part-I: Demographic Characteristics

Direction: Please select the appropriate option by encircling an appropriate option against each Question.

1. Gender
   1. Male
   2. Female

2. Age
   1. 18-25 years old
   2. 26-35 years old
   3. 36-45 years old
   4. 46-60 years old
   5. 61 years old and above

3. Education
   1. Primary
   2. Secondary
   3. College
   4. University
   5. Postgraduate

4. Type of work you are currently involved in
   1. Student
   2. Employed by a private company
   3. Civil servant
   4. Business owner
   5. Retiree

5. Number of years as a customer for CBE
   1. 1-4 years
   2. 5-10 years
   3. 11-15 years
   4. greater than 15 years

Part-II: Components of Complaint Handling

Direction: Please indicate your degree of agreement or disagreement by encircling the appropriate option for each of the following statements pertaining to components of **Complaint handling.** Where, 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5=Strongly Agree.

A.	**Easy complaint collection tools**	**SDA**	**DA**	**N**	**A**	**SA**
1.	You have the awareness of the proper formal company's complaint making procedure	1	2	3	4	5
2.	The complaint collection tool is easy to use	1	2	3	4	5
3.	The complaint collection tool is made easier to customers with the help of the employees	1	2	3	4	5
B.	**Accessible complaint collection tools**					
4.	The formal company complaint collection tool is accessible at any time you want to access it	1	2	3	4	5
5.	The formal company complaint collection tool is made accessible where you can access it.	1	2	3	4	5
6.	The formal complaint collection procedure used by the company is accessible to all groups of the society(e.g. language, educational level, disability)	1	2	3	4	5
C.	**Responsiveness**					
7.	CBE provides responses as a result of the complaints that are made	1	2	3	4	5
8.	CBE provides prompt responses to the complaints that are made.	1	2	3	4	5
9.	Every complaint is given the necessary attention by the bank	1	2	3	4	5
10.	Any employee of the bank directs people to make their complaint to the designated staff or to follow the bank's formal complaint procedure	1	2	3	4	5

11.	The responses from CBE to complaints that are made by customers are satisfying	1	2	3	4	5
D.	**Ability to give solution**					
12.	You are certain about getting a solution as a result of the complaints that are made	1	2	3	4	5
13.	CBE uses the complaints that are raised to give solution and improve its services	1	2	3	4	5
14.	The personnel handling your complaint have the willingness to give solution	1	2	3	4	5
15.	The personnel handling your complaint have the ability to give solution	1	2	3	4	5
16.	The personnel handling your complaint have the authority to give solution	1	2	3	4	5
E.	**Follow ups**					
17.	CBE will be happy to receive complaints firsthand from its customer	1	2	3	4	5
18.	The bank takes details of willing customers who made a complaint for the purpose of informing them about what is being done as a result of their complaint.	1	2	3	4	5
19.	You have received appreciation and encouragement as a result of the complaints you made	1	2	3	4	5
20.	A responsible CBE personnel shows an effort to follow up on the complaints that are made and will give solution to the problem	1	2	3	4	5
21.	The designated staff will provide updated information to the customers about the status of their complaint even if customers don't ask for it	1	2	3	4	5
22.	The follow up that is done by the bank has led to a provision of a solution and a good relationship with customers	1	2	3	4	5

Part-III: Customer Satisfaction

Direction: Please indicate your degree of agreement or disagreement by encircling the appropriate option for each of the following statements pertaining to **Customer satisfaction**. Where, 1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5=Strongly Agree.

	Customer satisfaction	SDA	DA	N	A	SA
1	You are satisfied with the service of CBE provided at busy hours like on the eve of a holiday, at the beginning of a month, tax collection seasons, etc	1	2	3	4	5
2	You are satisfied with the overall CBE's practices of complaint handling	1	2	3	4	5

Thank you very much for your participation! Your efforts are greatly appreciated.

Appendix II

መጠይቅ

አዲስ አበባ ዩኒቨርሲቲ

ንግድ ስራ ኮሌጅ

ማርኬቲንግ ማኔጅመንት

<u>ውድ ተሳታፊ</u> :- *ይህ መጠይቅ የተዘጋጀው ለሁለተኛ ዲግሪ መመረቂያ ፅሁፍ ሟሟያ እንዲሆን በተዘጋጀው የጥናት ወረቀት ላይ የእርስዎን ሃሳብ ለመውሰድ ነው፡፡ የጥናት ወረቀቱ የሚያተኩርበት ጉዳይ የአገልግሎት ሰጪ ድርጅቶች ከደምበኛ የሚቀርብ ቅሬታን አያያዝ በደምበኞች እርካታ ላይ ስለሚፈጥረው ውጤት ነው፡፡ ይህንንም ጥናት ለማካሄድ* ***በኢትዮጵያ ንግድ ባንክ*** *የቅሬታ አያያዝ እና በ22 ማዘሪያ አካባቢ ባሉት ደምበኞቹ ላይ ለማድረግ ታስቧል፡፡ ጥናቱን ለማካሄድ የሚሰጡኝ ትክክለኛ መረጃ በጣም ያግዘኛል፡፡ የሚሰጡት መረጃ ሚስጥራዊነቱ የተጠበቀ በመሆኑ ለኢትዮጵያ ንግድ ባንክ ወይንም ለሌላ አካል የሚተላለፍ አይደለም፡፡ እንዲሁም ለመሳተፍ ምንም ዓይነት ማስገደድ የሌለበት እና የእርስዎን በጎ ፈቃድ ብቻ የሚጠይቅ ይሆናል፡፡*
ይህንን መጠይቅ ለመሞላት ፈቃደኛ በመሆንዎ የላቀ ምስጋናዬን አቀርባለሁ፡፡ በጉዳዩ ላይ ጥያቄ ካልዎት በዚህ አድራሻ ሊያገኙኝ ይችላሉ

ሳሮን ከፋለ

ኢሜይል፡ shi2ke@gmail.com

ክፍል 1፡ አጠቃላይ መረጃ

መመሪያ፡ እባክዎ ትክክለኛ ነው ብለው የሚያስቡትን ምላሽ መርጠው ያክብቡበት

1. **ዕድሜ**

   1. 18-25 ዓመት 2. 26-35 ዓመት 3. 36-45 ዓመት

   4. 46-60 ዓመት 5. 61ዓመት እና ከዚያ በላይ

2. **ጾታ**

   1. ወንድ 2. ሴት

3. **የትምህርት ደረጃ**

   1. የሁለተኛ ደረጃ ትምህርት 2. የኮሌጅ ሰርተፊኬት 3. ዲፕሎማ

   4. የመጀመሪያ ዲግሪ 5. ሁለተኛ ዲግሪ እና ከዛ በላይ

4. **አሁን ላይ በምን ዓይነት ስራ ላይ ይገኛሉ**

   1. ተማሪ 2. የግል ድርጅት ተቀጣሪ 3. የመንግስት ሰራተኛ

   4. የግል ስራ/ንግድ 5. ጡረተኛ

5. **ለስንት ዓመታት የንግድ ባንክ ደምበኛ ሆነው ቆዩ**

   1. 1-4 ዓመታት 5-10 ዓመታት

   3.11-15 ዓመታት 4. ከ 15ዓመታት በላይ

ክፍል 2፡ የደምበኞች ቅሬታን አያያዝ በተመለከተ

መመሪያ፡ እባክዎ ትክክለኛ ነው ብለው የሚያስቡትን ምላሽ መርጠው ያክብቡበት ቁጥሮቹ እና የሚወክሏቸው ሃሳቦች

1. **በጣም አልስማማም** **2. አልስማማም** **3. ገለልተኛ ሃሳብ** **4. እስማማለሁ**

5. በጣም እስማማለሁ

ሀ.	***ቀላል የቅሬታ መሰብሰቢያ መንገድ***	**በ. አል**	**አል**	**ገ**	**እስ**	**በ. እስ**
1.	ባንኩ ስለሚጠቀመው የቅሬታ አያያዝ ቅደም ተከተል በደምብ ያውቃሉ	1	2	3	4	5
2.	ባንኩ ቅሬታን የሚቀበልበት መንገድ ለአጠቃቀም ቀላል ነው	1	2	3	4	5
3.	ባንኩ ያስቀመጠው የቅሬታ መቀበያ ዘዴ የባንኩ ሰራተኞች እርዳታ ቀላል ያደርገዋል	1	2	3	4	5

ለ.	**ምቹ የቅሬታ መሰብሰቢያ መንገድ**					
4	እነዚህን ዘዴዎች ደምበኞች በማንኛውም ሰዓት መጠቀም ይችላሉ	1	2	3	4	5
5	እነዚህ ዘዴዎች ደምበኞች በቅርብ ሊያገኙዋቸው የሚችሉባቸው ቦታዎች ላይ ይገኛሉ	1	2	3	4	5
6	የባንኩ ቅሬታን ለመቀበል ያስቀመጣቸው መንገዶች ለሁሉም የህብረተሰብ ክፍል ምቹ ናቸው(በቋንቋ፣ ትምህርት ደረጃ፤የአካል ጉዳትን፤ ወዘተ በተመለከተ)	1	2	3	4	5
ሐ.	**ምላሽ መስጠት**					
7	ባንኩ ከደምበኞች ለሚቀርብ ቅሬታ ምላሽ ይሰጣል	1	2	3	4	5
8	ባንኩ ከደምበኞች ለሚቀርብ ቅሬታ ፈጣን የሆነ ምላሽ ይሰጣል	1	2	3	4	5
9	ማንኛውም ዓይነት ቅሬታ ተገቢውን የሆነ ትኩረት ከባንኩ ያገኛል	1	2	3	4	5
10	ማንኛውም የባንኩ ሰራተኛ ቅሬታ የሚያቀርቡ ደምበኞችን ወደሚመለከተው ሰራተኛ ወይንም ባንኩ ያስቀመጠውን የቅሬታ መቀበያ ዘዴ እንዲጠቀሙ ይመራሉ	1	2	3	4	5
11	ለቀረቡት ቅሬታዎች ከባንኩ የሚገኙ ምላሾች የሚያረኩ ናቸው	1	2	3	4	5
መ.	**መፍትሄ የመስጠት ችሎታ**					
12	ቅሬታዎን ቢያቀርቡ ከባንኩ በቂ የሆነ መፍትሄ እንደሚያገኙ እርግጠኛ ኖት	1	2	3	4	5
13	ባንኩ ከደምቦኞቹ የሚቀበለውን ቅሬታዎች አገልግሎቱን ለማሻሻል ይጠቀምበታል	1	2	3	4	5
14	ቅሬታ ያላቸውን ደምበኞችን የሚያስተናግዱ ሰራተኞች ቅንነት አላቸው::	1	2	3	4	5
15	ቅሬታ ያላቸውን ደምበኞችን የሚያስተናግዱ ሰራተኞች ችሎታው አላቸው::	1	2	3	4	5
16	ቅሬታ ያላቸውን ደምበኞችን የሚያስተናግዱ ሰራተኞች መፍትሄ የመስጠት ስልጣን አላቸው	1	2	3	4	5
ሠ.	**ክትትል**					
17	ባንኩ የደምበኞችን ቅሬታ በቅድሚያ በማወቁ ደስተኛ ነው	1	2	3	4	5

18	ባንኩ ቅሬታ የሚያቀርቡ ደምበኞችን አድራሻዎች ባቀረቡዋቸው ቅሬታዎች መሰረት እየተደረጉ ስላሉ መሻሻሎች እና መፍትሄዎች ለማሳወቅ በፈቃዳቸው ይወስዳል	1	2	3	4	5
19	ቅሬታዎችን በቀጥታ ለባንኩ ሲያቀርቡ ከባንኩ ምስጋና ወይንም ማበረታቻ ይሰጣል	1	2	3	4	5
20	የሚመለከተው የባንኩ ሰራተኛ በቀረቡት ቅሬታዎች መሰረት ጉዳዩን የመከታተል ጥረት በማድረግ መፍትሄ ይሰጣል	1	2	3	4	5
21	የሚመለከተው የባንኩ ሰራተኛ በቀሩበት ቅሬታዎች መሰረት እየተደረጉ ስላሉ መሻሻሎች እና መፍትሄዎች ደመበኛው ባይጠይቅም በራሱ ተነሳሽነት በየጊዜው ያሳውቃል	1	2	3	4	5
22	በቀረበው ቅሬታ ላይ ባንኩ ክትትል በማድረጉ መፍትሄ እንዲገኝ እና የመልካም ግንኙነት መሰረት ምክንያት ሆኗል፡፡	1	2	3	4	5

ክፍል 3፡ የደምበኞች እርካታ

መመሪያ፡ እባክዎ ትክክለኛ ነው ብለው የሚያስቡትን ምላሽ መርጠው ያክብቡበት ቁጥሮቹ እና የሚወክሏቸው ሃሳቦች

1. **በጣም አልስማማም** **2. አልስማማም** **3. ገለልተኛ ሃሳብ** **4. እስማማለሁ** **5. በጣም እስማማለሁ**

	የደምበኞች እርካታ	**በ. አል**	**አል**	**ገ**	**እስ**	**በ.እስ**
1	የአገልግሎት ተጠቃሚዎች ቁጥር በሚበዛባቸው ጊዜያቶች እንደ የበዓል መዳረሻ ቀናቶች፤ የደሞዝ መክፈያ ቀናቶች፣ የግብር መክፈያ ቀናቶች ላይ ከባንኩ ባገኙት አገልግሎት ረክተዋል፡፡	1	2	3	4	5
4	የኢትዮጵያ ንግድ ባንክ በሚጠቀመው የቅሬታ አያያዝ በአጠቃላይ ረክተዋል፡፡	1	2	3	4	5

ላደረጉልኝ ትብብር በጣም አመሰግናለሁ!